



WEATHER TOMORROW

Supreme Court objects to Arizona campaign funding law.

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YOMIURI SHUMBUN MCCLATCHY-TRIBUNE

After an earthquake shook Japan March 10, tsunami warnings spread throughout the state, prompting some residents to question what they should do in case of a natural disaster.

Earthquake raises questions of emergency preparedness

Alicia Freeman

ALICIAFREEMAN.MD@GMAIL.COM

After the large earthquake off the shores of Japan March 10 caused a tsunami warning for the coast of California, many students and San Luis Obispo residents now must consider preparing themselves for the possibility of a natural disaster.

On March 11, a tsunami warning was issued for cities and ports on the coast of California, including Port San Luis and Pismo Beach.

However, many locals' confusion during the warning about what to do in the case of a natural emergency has prompted a Disaster Preparedness Day at San Luis Obispo's Mercy Church. Speakers include representatives from the American National Red Cross, San Luis Obispo Fire Department, California

Emergency Management Agency and Community Emergency Response Team. The day will address issues of creating a disaster plan and a disaster kit, making a home earthquake proof and thinking about others, according to the Mercy Church website.

Jocelyn Wong, an art and design senior, said she has not prepared herself for a natural calamity.

"I'm not prepared, but I'm more inclined to do so now that the disasters in Japan happened," Wong said.

Matt Ingwersen, a San Luis Obispo local, said he feels there will be a disaster, but he is also not prepared.

"There have been earthquakes (all over the world)," Ingwersen

see Emergency, page 2

Tanzania is where the heart is

Cal Poly students teach HIV awareness to Tanzanian children with One Heart Source

Lynna Suy

SPECIAL TO THE MUSTANG DAILY

Human immunodeficiency virus (HIV), the virus that causes AIDS, is often spread within Tanzanian families due to misconceptions about contraceptives and the spread of the virus.

One Heart Source — a non-profit organization dedicated to teaching HIV awareness in the country — aims to eradicate that problem. One Heart Source, created in 2008 by UCLA graduate students Jessica Gu and Hori Morroica, is also under the HIV Prevention Club on campus. Volunteers from the organization, such as parks, recreation and tourism sophomore Kendra Reay, teach basic education and HIV prevention to Tanzanian children.

One Heart Source volunteers stay in a home stay, a Tanzanian family's home, when they go to the country.

Reay said when she worked with One Heart Source in Tanzania last year, she saw how families

I've never really been to a Third World country and seen poverty on that level.

— Eric Jorgensen
Materials engineering senior

were separated by work structures.

"I only met the father of my home stay once throughout my whole trip because he was a civil engineer and had to work further away from the village his family is living in," Reay said.

In Tanzania, an eastern African country, nearly half of approximately 2.4 million orphans were orphaned as a result of the AIDS epidemic.

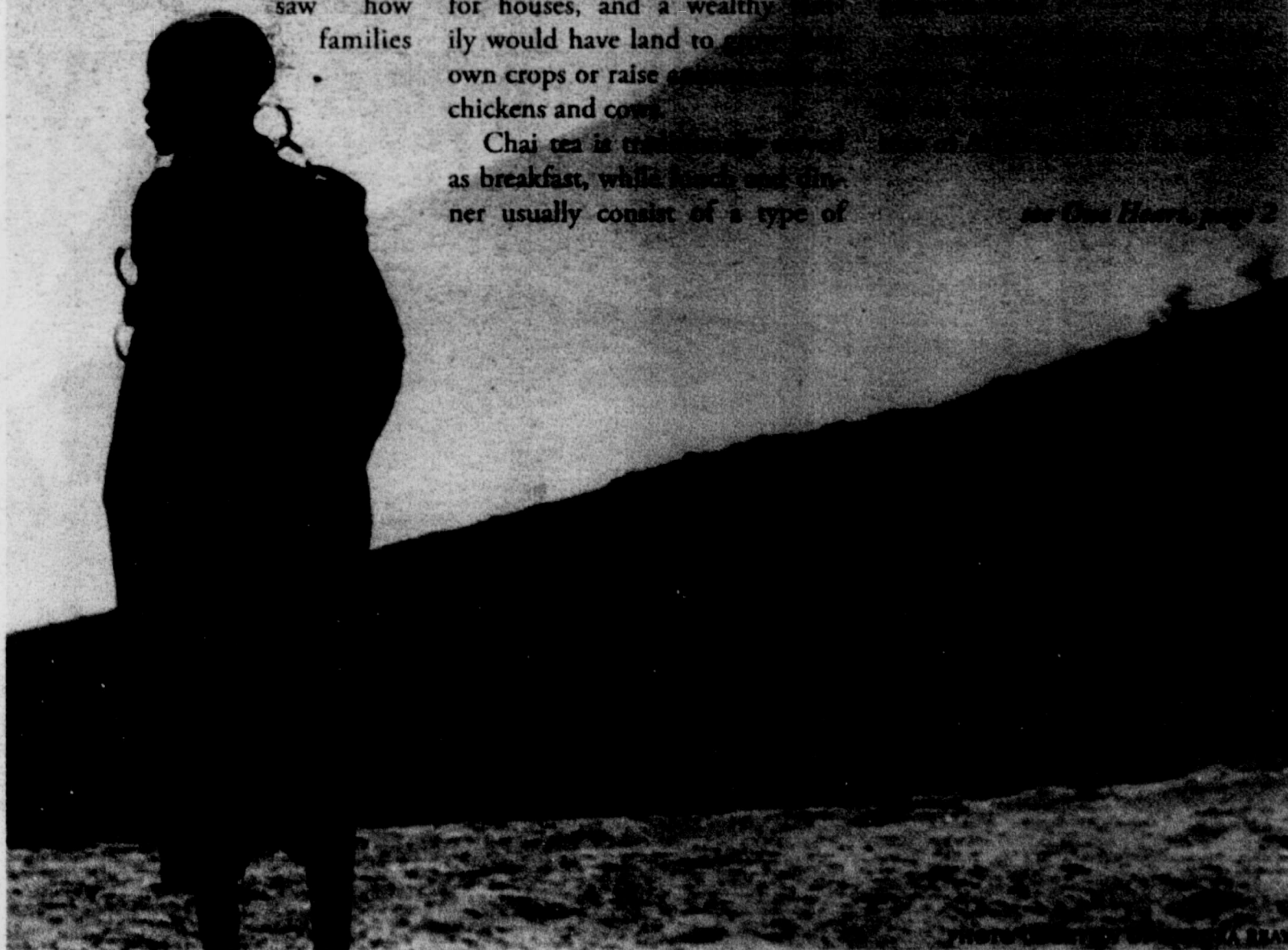
Tanzania, a country where more than half of the population lives on less than \$1 a day, has a culture unlike America's, Reay said. Mud huts are common structures for houses, and a wealthy family would have land to grow their own crops or raise animals like chickens and cows.

Chai tea is the most common drink as breakfast, while lunch and dinner usually consist of a type of

bread known as chapatti, rice and beans. Fruits and vegetables such as corn, bananas, oranges and avocados are main staples in the Tanzanian diet, Reay said.

Eric Jorgensen, a materials engineering senior, had never experienced the Tanzanian diet before his One Heart Source trip.

"I've never really been to a Third World country and seen poverty on that level," Jorgensen said. "You just get so completely immersed in a culture so different from us with mud huts, no television, no electricity. You see people who are so poor, but they are so happy."



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One Heart

continued from page 1

like Tanzania. Contraceptives such as condoms are believed to be improper and a waste of sperm; therefore, they are not used as often as they should be. One Heart Source teaches that condoms are effective in preventing conception and the sexual transmission of infections, including HIV.

Talia Borgo, a kinesiology sophomore, is a coordinator for One Heart Source who plays an active role in choosing and teaching applicants.

"We teach basic hygienic and sexual education, including the 'ABC' curriculum," Borgo said. "A' for abstinence, 'B' for being faithful and 'C' for condoms."

Methods like the 'ABC' curriculum help to curb rumors, such that condoms have HIV in them, Borgo said.

One Heart Source volunteers go through pre-field training before going on their four-week or eight-week programs in Tanzania. In the training, they learn the curriculum to teach the children in Tanzania, and how to get their message across through sentence-by-sentence translation by a Tanzanian translator in the classroom, Reay said.

Reay, who will volunteer in Tanzania again this summer, communicated to her host family through hand and body gestures.

Through posters and various comprehensive games, volunteers try to remove the stigma children have regarding HIV, including the spread of the disease through playing or touching someone. Volunteers teach different curriculum depending on the age group they are assigned to, Reay said.

For children below eighth grade, volunteers usually tutor English and math because they are too young to understand the concepts of HIV. Children from eighth grade through high school are educated about the biology of human cells, transmission of HIV infections and ways to prevent transmission, Reay said.



PHOTO COURTESY OF TALIA BORGIO

"In the Maasai tribe, women weren't supposed to show any emotional expression," kinesiology sophomore Talia Borgo said. "On that last night, Mama had to pull me back in the backyard, to tell me that she loved me through tears."

Jorgensen, who is also a project manager for One Heart Source, said pre-field training is important to prepare volunteers for their trip.

Basic Swahili, which is the national African Bantu language, is also taught to volunteers, Jorgensen said.

There is a program fee of approximately \$2,200 or \$3,200, depending on whether a volunteer chooses to stay for four weeks or eight weeks. It covers the expenses of transportation to and from the airport and home stays, but flight expenses are separate. Fundraising

regularly helps volunteers fund their trips, Jorgensen said.

Borgio lived in a home stay in the Maasai tribe of Tanzania. Preparing to return this summer to volunteer again, Borgo was unable to forget the last night she had in Tanzania when she volunteered last year.

"In the Maasai tribe, women weren't supposed to show any emotional expression," Borgo said. "On that last night, Mama had to pull me back in the backyard, to tell me that she loved me through tears, which brought me to tears, too."

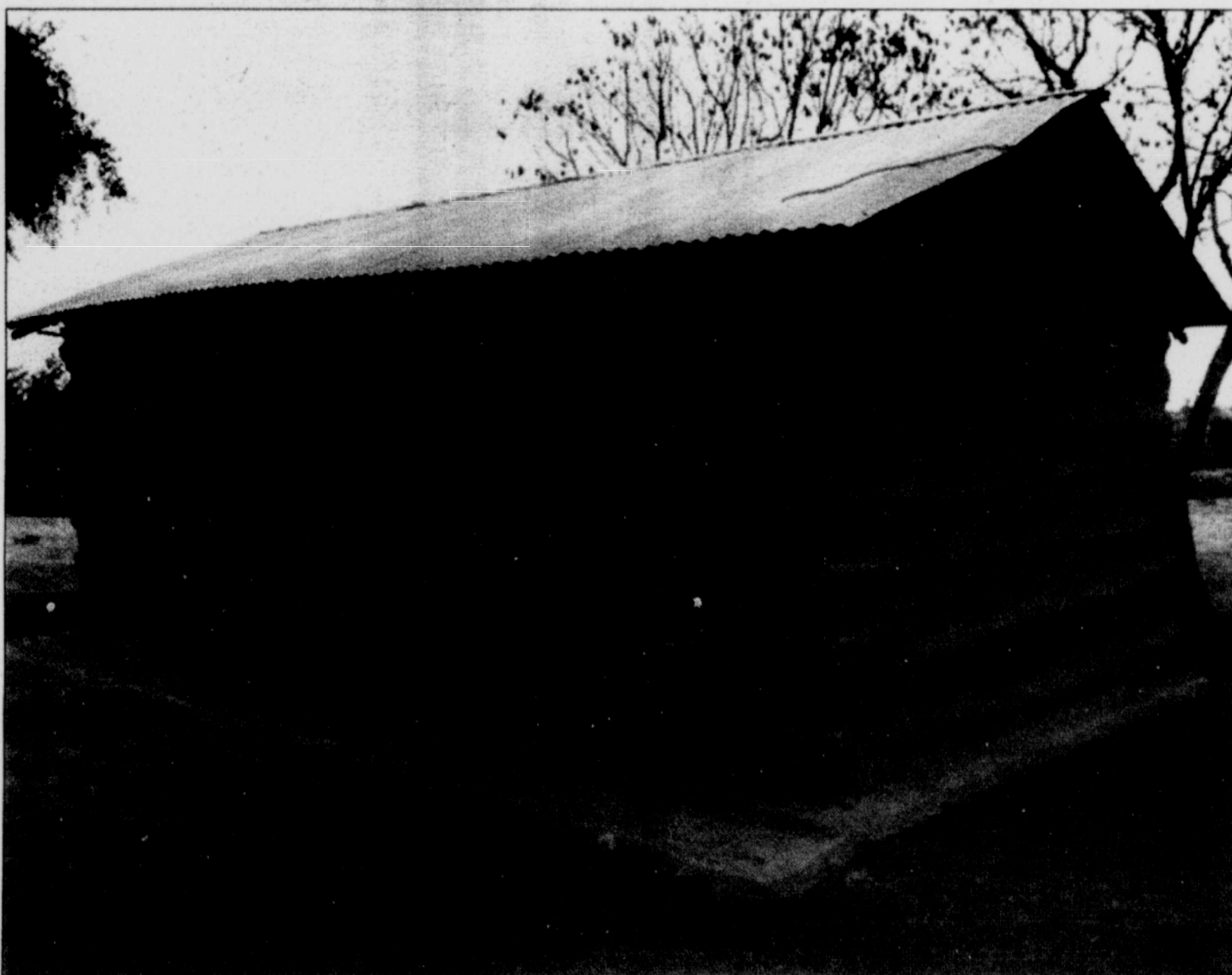


PHOTO COURTESY OF KENDRA REAY

"You just get so completely immersed in a culture so different from us, with mud huts, no television, no electricity," materials engineering senior Eric Jorgensen said. "You experience different things like getting water from the well."

Emergency

continued from page 1

said. "And we're on a fault line in California, so we're next."

According to the San Luis Obispo Fire Department Web page, there are many ways to prepare for a natural disaster, including having a sufficient amount of water, food, clothing and medical supplies available in one's home, workplace and vehicle that will last for at least 72 hours.

At least one gallon of water per person per day should be made available in case of a crisis, but if the water supply is shut off or exhausted then people can also boil or add "commercial purification tablets" or bleach to make water safe to drink.

Food chosen should have a relatively long shelf life, and should be easy to prepare in multiple situations. As well as having sufficient storage of hygiene supplies and medical supplies, people preparing for a disaster should also have additional clothing, flashlights, a portable radio and batteries, as well as blankets, small tools, paper, pencils and money.

Chelsea Mettile, a Cuesta Community College student, said she also has not prepared for a disaster, but has stocked up in the past in preparation for possible disasters.

"I remember preparing for Y2k," Mettile said. "We didn't think anything would happen, but we stocked up on water just in case. I absolutely have not prepared for an earthquake though."

Ingwersen said though he has not prepared, he feels he is more "paranoid" than others because he experienced an earthquake before. In Paso Robles on Dec. 22, 2003, an earthquake killed two people and injured 40, according to the United States Geological Survey's website.

The 6.6 magnitude earthquake's epicenter was six miles from San Simeon, and was felt throughout the Central Coast.

Ingwersen said the earthquake then prompted his mother to take precautions.

"That's when my mom earthquake-proofed our house," Ingwersen said.

With earthquakes remembered by locals in the area, events like Disaster Preparedness Day will help students and other locals learn to prepare themselves.

According to the San Luis Obispo Fire Department's Disaster Preparedness Web page, after a disaster people should contact their insurance company, check for damaged items and keep track of disaster-caused expenses and other important documents, along with making sure others are unharmed.

Disaster Preparedness Day will be on Saturday, from 9 a.m. to 12 p.m. at San Luis Obispo's Mercy Church.

**I remember preparing for Y2k.
We didn't think anything would
happen, but we stocked up on
water just in case.**

— Chelsea Mettile
Cuesta Community College student

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Libyan rebels draw closer to Gadhafi's hometown in westward march

Nancy A. Youssef
MCCLATCHY NEWSPAPERS

Truckloads of rebels pushed past the village of Bin Jawwad on Monday in their westernmost advance since the Libyan rebellion began more than a month ago, but whether they will advance much farther remained an open question as they neared Libyan leader Moammar Gadhafi's hometown, Sirte.

Rebels reported that their advance units had reached the town of Nofilia, about 12 miles past Bin Jawwad, putting them nearly 90 miles from Sirte, which the rebels must take if they are

to continue advancing toward Tripoli, Libya's capital.

But Sirte is a Gadhafi garrison town where there has been no hint of rebellion, and the rebels are keenly aware of what for them is a grim reality: They have come this far only because the barrage of Tomahawk missiles and laser-guided bombs the U.S. and its allies have fired over the past 10 days has sent Gadhafi loyalists reeling.

Unlike other communities, which welcomed rebels as liberators, Bin Jawwad has displayed little support for the uprising. Only a handful of pre-Gadhafi Libyan flags popular with

rebel sympathizers could be seen here Monday, and there was no sign of anti-government graffiti.

"We rebels are not comfortable in this area," Nasser Zamot, 46, an oil company worker from Benghazi said. "We're certain there are infiltrators among us. The last time we were here, (the residents) pretended to be on our side, but then led us into fights against the Gadhafi forces." That was on March 6, when the rebels briefly held then lost Bin Jawwad after a series of what they described at the time as ambushes set up by seemingly friendly residents.

On Monday, clusters of rebels

huddled near Nofilia when a few thuds from explosives fired by retreating Gadhafi forces triggered fresh rounds of debate on whether the rebels should move back for their safety. By sunset, they had returned to Bin Jawwad.

Hours ahead of a nationally televised speech by President Barack Obama, Russian Foreign Minister Sergei Lavrov blasted the U.S.-led airstrikes, saying they had gone beyond what the United Nations had sanctioned in a resolution the Security Council passed on March 17. It called for the establishment of a no-fly zone to prevent Libyan aircraft from attacking civilians. Lavrov called

for a cease-fire, according to the Russia state Itar-Tass news agency.

"We believe that the coalition's interference in the internal civil war has not been sanctioned by the U.N. resolution," he said. Russia, China, India, Brazil and South Africa abstained during the vote on the resolution. Ten countries voted in favor.

British Foreign Secretary William Hague told the BBC that the coalition hadn't taken sides in the conflict. "If we didn't do these sorts of things, more civilians would be dying," he said, referring to the airstrikes on Gadhafi ammunition stores and other targets.



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Congressman investigates three security contractors

Melanie Mason

TRIBUNE WASHINGTON BUREAU

A Democratic congressman is seeking to begin an investigation into whether or not government money was used by three security contractors involved in a proposal to track and harass liberal critics of the U.S. Chamber of Commerce.

Rep. Hank Johnson of Georgia plans to send letters Monday to the Defense and Justice departments, as well as the head of the intelligence community, requesting a review of the companies' federal contracts. All three firms are government contractors with security clearance.

Johnson wrote that he was concerned the companies "may have violated the law and/or their federal contracts by conspiring to use technologies developed for U.S. intelligence and counterterrorism purposes against American citizens and organizations on behalf of private actors."

The inquiry stems from email correspondence between the three data security firms — HBGary Federal, Palantir Technologies and Berico Technologies — proposing surveillance and sabotage of liberal and labor activists in an effort to win a contract with Hunton & Williams, a law firm representing the Chamber of Commerce.

The security firms came together in a group they dubbed "Team Themis," apparently after the Greek goddess of law and order.

Details of the proposal, which included planting false information to

embarrass anti-chamber groups and creating dossiers on activists, complete with photographs and family references, were leaked this year by the hacker group Anonymous.

The chamber said it was unaware of the proposals and called these tactics "abhorrent."

HBGary Federal declined to comment. A company source said Palantir was aware of the congressman's request and believed the agencies would do what they can to comply. Neither Berico nor Hunton & Williams returned calls seeking comment. In the past, all have denied wrongdoing.

Johnson and 19 other Democrats this month called on Republican leaders to investigate Hunton & Williams and Team Themis for possible violations of federal law, including forgery and computer fraud.

Rep. Lamar Smith, R-Texas, chairman of the House Judiciary Committee, declined to pursue the matter, saying in a statement, "While I appreciate Mr. Johnson's letter, it is the role of the Justice Department to determine whether a criminal investigation is warranted."

Johnson said an investigation was necessary to determine whether Americans were sufficiently shielded from technologies meant to target enemies abroad.

"This is uncharted territory when we're dealing in the cyber world," Johnson said. "It's a dangerous place. It can be a place where liberties of American people are threatened or taken away."

State

SAN DIEGO (MCT) —

Two men drowned and eight others, including two children, were injured when a sailboat capsized Sunday evening in San Diego Bay.

The boat, initially reported to be a 35-foot rental, ran into unknown trouble shortly after 5 p.m. near Harbor Island. It was not immediately clear why the boat overturned, said Marguerite Elicone, a spokeswoman for the San Diego Port Authority, which oversees Harbor Police who are conducting an investigation into the incident.

San Diego Fire-Rescue spokesman Maurice Luque said there was no immediate indication that another boat was involved in the incident. Elicone said weather conditions had been fairly mild Sunday, though winds can kick up in the area in late afternoon.

...

SAN JOSE (MCT) —

San Jose Internet commerce giant eBay intends to buy GSI Commerce, a Pennsylvania-based provider of online marketing services, for \$29.25 a share, or \$2.4 billion.

"Combined with eBay Marketplaces and PayPal, we believe GSI will enhance our position as the leading strategic global commerce partner of choice for retailers and brands of all sizes," eBay CEO John Donahoe said in a statement this morning announcing the deal. According to the news release, eBay expects the acquisition won't affect earnings in the current fiscal year and will add to its profit starting in 2012. The purchase price is at a 51 percent premium to the value of GSI shares when the stock markets closed Friday.

Briefs

National

ILLINOIS (MCT) —

President Barack Obama will base his 2012 re-election campaign at One Prudential Plaza in Chicago, a Democratic official said Monday.

Once the city's tallest building, the skyscraper overlooks Millennium Park. The headquarters is not yet open for business, though campaign manager Jim Messina reportedly is already working out of Chicago.

Obama travels to Chicago on April 14 for fundraisers put on by the Democratic National Committee. The opening date for his headquarters was not immediately known. In 2008, Obama's campaign made its headquarters nearby.

...

FLORIDA (MCT) —

A wrongful death lawsuit filed by the mother of a Walt Disney World monorail worker killed in 2009 while he was on the job has been voluntarily dismissed, according to court records.

Part of the court record is now sealed, but an electronic record shows the case was "dismissed pursuant to settlement after hearing."

The victim, Austin Wuennenberg, a 21-year-old Disney monorail pilot, was killed July 5, 2009, when two monorails collided. His mother, Christine Wuennenberg, filed suit against Walt Disney Parks and Resorts early last year. The crash occurred about 2 a.m. near the end of a workday. A monorail train was backing along a track switch that was supposed to realign but didn't, so the train wound up driving in reverse, smashing into a second train piloted by Austin Wuennenberg.

International

AFGHANISTAN (MCT) —

Taliban suicide bombers on Sunday targeted the offices of a construction company that is building a road in an isolated area of eastern Afghanistan, killing at least 20 people and wounding dozens more, the Interior Ministry said Monday.

The attack in Paktika province, which borders Pakistan, was the latest to target road construction crews.

Afghan said the dead were all civilian construction workers. A Taliban spokesman, Zabiulla Mujahid, described the compound in a post on the Taliban website as a "military base" and said the dead were soldiers.

Afghan said the target of the attack was the Zahir Construction Co., which is paving a road between the province's Barmal and Sorobi districts.

...

ENGLAND (MCT) —

Security for Britain's royal wedding next month will cover every kind of threat "from terrorism downwards," a top Scotland Yard police commander said Monday, in the wake of violent protests at the weekend in London against government cutbacks.

Metropolitan Police Commander Bob Broadhurst, who will be in overall charge of security for the wedding between Prince William and Kate Middleton on April 29, said police would consider an increased use of stop-and-search powers for the event.

The measures would probably be necessary to prevent radical extremists from attempts to disrupt the ceremonies, after two violence-filled demonstrations in London in the past three months.



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Tuesday Tunes

What are you listening to?



"Hanging On Too Long" by Duffy

— Erik Castro, architecture junior



"Can't Stop" by Maroon 5

— Elise Erb, history sophomore



"Raise Your Glass (Glee Cast Version)" by Pink

— Katerina Leung, architecture sophomore



"The View From the Afternoon" by Arctic Monkeys

— Sean Mcmanis, mathematics freshman



"The Suite for Beaver Pt. 2" by People Under the Stars

— Adam Mazzella, computer engineering sophomore



"Love on a Battlefield" by Pat Benatar

— Jorge Blanco, animal science senior

Supreme Court declares opposition to 1998 Arizona campaign funding law

David G. Savage

TRIBUNE WASHINGTON BUREAU

The Supreme Court's conservative justices signaled during oral arguments that they will vote to strike down another campaign funding law and make clear that states and cities may not try to "level the playing field" between candidates for public office.

The justices objected to part of an Arizona law that provides public funds to political candidates for state office if they agree to forego private fundraising. The disputed provision of the law gives extra "matching funds" to candidates who face a well-funded and free-spending opponent.

Conservatives and libertarians in Arizona sued and argued that these extra funds unfairly penalized candidates who relied on private fundraising. They lost in the U.S. 9th Circuit Court of Appeals, which upheld the law and said it did not limit the free speech rights of the candidates who depended on private funds.

In the past the Supreme Court has been split 5-4 on campaign funding cases, with the conservative bloc in the majority, and that split was evident again on Monday.

Last year, the conservative majority said spending on political campaigns cannot be limited by law, even to prevent big corporations from using their profits to sway elections. They

sounded just as determined Monday to make clear governments cannot seek to "equalize" spending between a well-funded candidate and a challenger who is trying to keep pace. If so, the court will deal another blow to liberal reformers who seek to limit the impact of money in politics.

Arizona's voters adopted the Citizens Clean Elections Act in 1998. It offers state candidates a basic grant to run for office and extra "matching funds" if their opponent is spending heavily with private funds. For example, a candidate for the state legislature who receives a grant of \$21,000 to run in a general election can receive up to twice that amount in extra funds to match the spending of his opponent.

Several states, including Maine, Connecticut and Florida, adopted similar laws, as have at least a dozen municipalities, including Los Angeles and New York.

"Under our precedents, leveling the playing field is not a legitimate state purpose," said Chief Justice John G. Roberts Jr. "I checked the Citizens Clean Election Commission website this morning, and it says that this act was passed to 'level the playing field' when it comes to running for office. Why isn't that clear evidence that it's unconstitutional?" he asked.

The court's three other conservatives — Justices Antonin Scalia, Anthony M. Kennedy and Clarence

Thomas — have regularly voted to strike down campaign-funding laws, and Scalia and Kennedy made clear they were inclined to void the disputed part of Arizona's law.

The court's liberal justices spoke up in defense of Arizona's law, and an Obama administration lawyer joined the argument on Arizona's side. But the supporters appeared to be one vote short of majority.

Three years ago, the court in a 5-4 decision struck down the so-called Millionaire's Amendment, which had allowed congressional candidates to seek larger contributions if they were running against a self-financed millionaire. Alito said that scheme was an unconstitutional effort to equalize spending between rich and not-so-rich candidates. On Monday, several of the conservatives cited that decision as precedent for striking down the Arizona law.

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Building your credit score

Erik Hansen is a graduate student pursuing a Master of Public Policy and the "When I Was a Mustang..." columnist.

While you may think it's too early to start worrying about your credit score, as buying your first house is probably still a ways off, there are a multitude of other institutions that are already sneaking a peek at your credit history.

Right now, the difference between a good and bad credit score can mean having to pay more for auto insurance or having to pay a higher rate on a used car loan. Some jobs you might apply to will even take a look at your credit history.

Whether it's deserved or not,

having a poor credit history can reflect negatively on your trustworthiness and character. If you already have a sketchy credit history — or no credit history at all — there's no time like the present to work on eventually bringing your credit score up to 750 or 760 — the threshold for what most institutions consider excellent credit. Below are a few simple steps you can take now to start building up your credit score.

Take a Look at Your Credit Reports

If you haven't already done so this year, or ever, go to annualcreditreport.com — don't go to freecreditreport.com — and take

a look at what each of the three credit reporting agencies have on file for you. Even if you don't think you have a credit history, the three credit reporting agencies are already tracking your every move.

Dispute negative items — this can mean anything from the time you and your roommates decided to leave for the summer without paying your electric bill, sending the item to collections or a credit card payment more than 60 days late. If you have a legitimate reason for disputing the item, it is extremely easy to make the dispute online. While viewing your credit reports online, there will be a button to click that says "dispute this item" — click it and plead your case.

Ask a past creditor for forgiveness. If you already went wild with your first credit card on hookers and booze and had your credit card canceled, work to pay your debt back and then ask the credit granter for forgiveness. If you pay your debt back and write them a nice letter, there is a small chance the credit granter might remove the item from your credit history. In your letter, it might also help to add references to kittens and stopping

If you already went wild with your first credit card on hookers and booze ... work to pay your debt back.

— Erik Hansen
Graduate Columnist

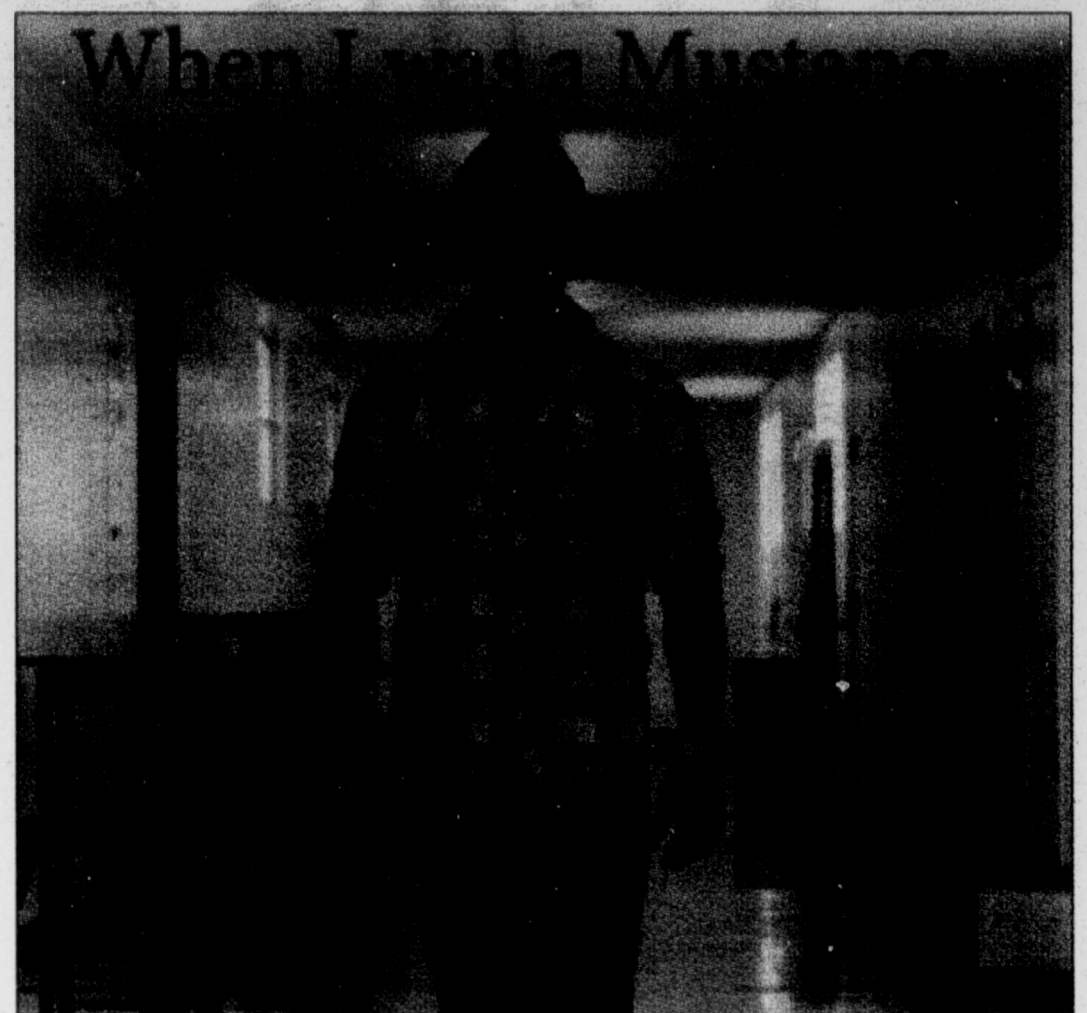
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nuclear proliferation. Getting that bank-canceled credit card off your credit reports is much better than having it sit there for the next seven years, mocking you.

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Disputing an overcharge or fraudulent charge is much easier if you used your credit card, as opposed to your debit card. Credit cards also provide warranties on certain items bought. They also do a lot of other amazing stuff like cure lupus and fight terrorism. If you don't already have one, get one. If you are just starting out and can only get

see Credit Score, page 8

HOROSCOPES

TUESDAY, MARCH 29



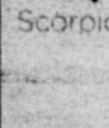
ARIES (March 21-April 19) — You may have to endure something of a slowdown, though it is not of your making. Recovery can be quick when the time comes.



TAURUS (April 20-May 20) — Though you may not be feeling on top of your game, you can still accomplish much of what you have set your sights on.



GEMINI (May 21-June 20) — There's no reason to believe everything you are told, even when the sources are usually quite reliable. It's time to see for yourself.



CANCER (June 21-July 22) — A reunion of sorts, official or unofficial, can result in a plan that promises big things to everyone involved. Don't miss out.



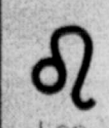
LEO (July 23-Aug. 22) — You may not be feeling as sociable as usual, but you can trust that your friends will understand. You needn't be compelled to explain yourself.



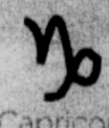
VIRGO (Aug. 23-Sept. 22) — While you're waiting for one thing to begin, you can make sure that you've tied up all possible loose ends of something else.



LIBRA (Sept. 23-Oct. 22) — There is a great deal of promise, but certain realities must be dealt with before you are on the move. Today, key decisions must be made.



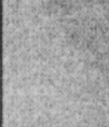
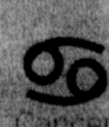
SCORPIO (Oct. 23-Nov. 21) — Your eyes may be opened to a realm of possibilities that you have never considered before. Fantasy and reality are combined.



SAGITTARIUS (Nov. 22-Dec. 21) — You may be overreacting to someone who meant no harm; instead of taking offense, make a peace offering — and be sincere.



CAPRICORN (Dec. 22-Jan. 19) — You may be coming to the end of a difficult phase, and what lies ahead will require that you apply the lessons you've learned right away.

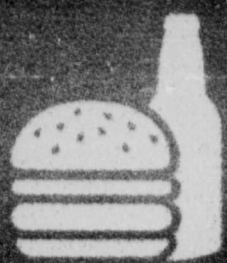


AQUARIUS (Jan. 20-Feb. 18) — You may be at a loss to explain a loved one's change in behavior, but you can be confident that you are not the cause of anything bad.



PISCES (Feb. 19-March 20) — You may feel uneasy about something that is approaching more quickly than expected. You have two possible moves to make; be ready for either.





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picture of the day
by Krishna Agutep

"All Aboard"

Credit Score

continued from page 6

low line of credit, get a basic card with no annual fee. If you can get a higher line of credit, consider getting one that has a low annual fee (\$45 to \$65) with rewards, like a Southwest Airlines Visa.

Also, if you have to choose one card, make sure it is a card that reports your debt limit. For example, a credit card issued by American Express typically won't report your credit limit to the credit reporting agencies, meaning it looks like you are maxing out your card each month.

Pay down your credit cards. If you already have a credit card (or two or three), pay them down. Not much else to say here. No brainer. Do it ... do it.

Now that you have your new credit card, or have paid down your existing cards, only use about 10 to 25 percent of your credit limit, then pay the card(s) off each month. Not only does this protect you from having to pay interest — and shows that you are responsible — but it also looks better on your credit report. By keeping your average balance well below your revolving credit line, it looks like you aren't spending like a fool.

Keep your old credit card accounts active. If you have already acted the fool and are using — and maxing out — five credit cards, don't go about canceling all of

them just because my column has brought about some epiphany. Sure you could cut up three or four of them if you don't trust yourself to not use them, but if they are still in good standing, just focus on paying them off. Closing the credit card accounts will negatively affect your credit score by lowering your debt-to-credit ratio. You've already screwed yourself once — don't go about screwing yourself again. Choose one or two credit cards to use and stick to them, while leaving your other seven card accounts open, but idle. Again, if you have to choose one or two credit cards to use, make sure they are cards that report your credit limit.

Get added to your parent's credit card. There are all kinds of schemes out there to raise your credit score, but this one is probably the easiest. By having your parents, grandparents or a trusted person who is responsible and always pays their credit cards on time add you as a user to their accounts, you can significantly boost your credit score, especially if they add you to old accounts with large lines of credit. Even if they don't trust you, they don't have to — and probably shouldn't — give you a credit card linked to their account. All you have to do is trust that they are going to pay their bills on time.

Installment loans

Installment loans are loans you pay off over time to make a big pur-

chase. They "diversify" your credit portfolio and make you look like you are mature and can handle buying things you can't pay for upfront, even though you are likely foolishly paying interest. It's said that installment loans look better on your credit report than credit cards, especially if you're paying the loans off on time.

One plus to all those student loans you have taken out are that they will probably be your biggest installment loan until you buy a house. By making your monthly payments on time when you graduate, you are showing creditors that you are responsible. You can look even more responsible by making small monthly payments now. While there is a chance student loans could hurt you in terms of your total debt load, there's no crying over spilled milk.

When it comes to car loans, see above. Car loans are installment loans as well. Pay off your used Toyota Corolla, on time, and you're golden.

Credit monitoring service

Credit monitoring services are a good way of protecting yourself from someone opening an account in your name and ruining your credit. Show those thieves who's the boss by getting a credit monitoring service. Don't pay for it, though. A lot of insurance agencies, banks and even AAA offer credit monitoring if you are a customer of theirs. The credit monitoring service offered will probably be a basic monitoring service and will email you a monthly status update noting if there were any changes to your credit, such as a new credit card or loan.

If you have actually made it this far into the column, you are smart and show promise — you care about your future! By also exercising self-control over the long haul, you are well on your way to securing a low-interest (fixed!) home loan and a Platinum AmEx.

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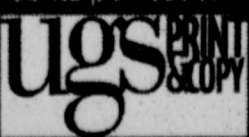
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U.S. and Latin America relationship tenuous



PEDRO MOLINA NEWSART

Andres Oppenheimer is a Latin America correspondent for the Miami Herald.

One of the most interesting things President Obama told me in a wide-ranging interview last week was something he mentioned almost in passing — that Latin America "is a key to U.S. success."

Was it a sign of a new era in U.S. ties with Latin America? Or was it empty rhetoric aimed at pleasing neighbors and courting U.S. Hispanic voters?

During the interview, which took place in El Salvador toward the end of Obama's five-day Latin American tour, Obama indicated that Latin America is more important to the United States than it has ever been. The region buys three times more U.S. goods than China, and its economy is growing at an average of more than 5 percent a year.

"But why should we think that you will spend more time working on regional issues after this trip?" I asked the president.

In a previous interview during

the 2008 campaign, Obama had told me that he would appoint a special envoy to Latin America and hold annual Summits of the Americas. But so far, I reminded him, he has not done either.

"Well, keep in mind that we have made significant progress. What we have done is to cultivate strong relationships with all these countries," Obama said. "We expanded the G-20 (group of the world's leading industrial and developing countries). I interact with these folks all the time."

OK, Mr. President, but what about appointing a U.S. Special Envoy, and holding annual hemispheric summits?

Obama responded that the very fact that he didn't cancel his trip to Latin America because of the crisis in Libya and his military action order, which coincided with the start of his visit speaks for itself.

"The reason I have taken this trip, even in the midst of a lot going on, is to emphasize how important this region is to us," he said.

Obama said he wants to create "a new model" of "equal partnership" with Latin America, one that says, "we want to work with you, and in some cases, we can learn from you."

"My point is that the focus on Latin America is not one of the United States as benefactor coming here and saying to everyone, 'We are here to solve your problems,'" he said. "Countries like Chile, like Brazil, they are now players on the international stage, so our interaction is one of equal partners trying to solve problems, not only in this hemisphere but also around the world."

OK, I insisted, what about your promises to ensure continuous White House attention on the region?

"Look, Latin America is on the front burner," he said. "In terms of us being able to hold an annual summit, well, it turns out that there have been a few events that have intervened. We didn't know that we would have the worst recession since the 1930s, so there were a lot of international coordinating activities that we had to engage in."

But he added that during his trip last week, "I have been extraordinarily impressed with the progress Latin America has made. I am going to keep focusing on

Latin America, because I think it is a key to U.S. success."

My opinion: For a president who does not have a history of personal ties to Latin America and who is busy elsewhere, I found Obama quite up-to-date with regional issues. To my surprise, the White House did not ask me to submit any questions ahead of time. When I asked him about recent events in Cuba, Venezuela, Argentina, and Colombia, among other countries he gave sharp answers — without seeking pointers from his aides.

And, to his credit, Obama seems to grasp that to compete more effectively with the Asian and European economic blocs — as well as to reduce the inflow of illegal immigrants and drugs — the United States needs greater economic and political integration with the region. That's something that isolationists in the U.S. Congress do not always understand.

But I am afraid that, barring concrete mechanisms to maintain White House attention on the region — be it annual summits, or a high-level special envoy, or anything else, we won't see a grand plan by the Obama administration to forge the "alliance of the Americas" that he promised during the campaign. His "qual partnership" rhetoric is great, but it's no substitute for action.

I am going to keep focusing on Latin America, because I think it is a key to U.S. success.

— Barack Obama
United States President



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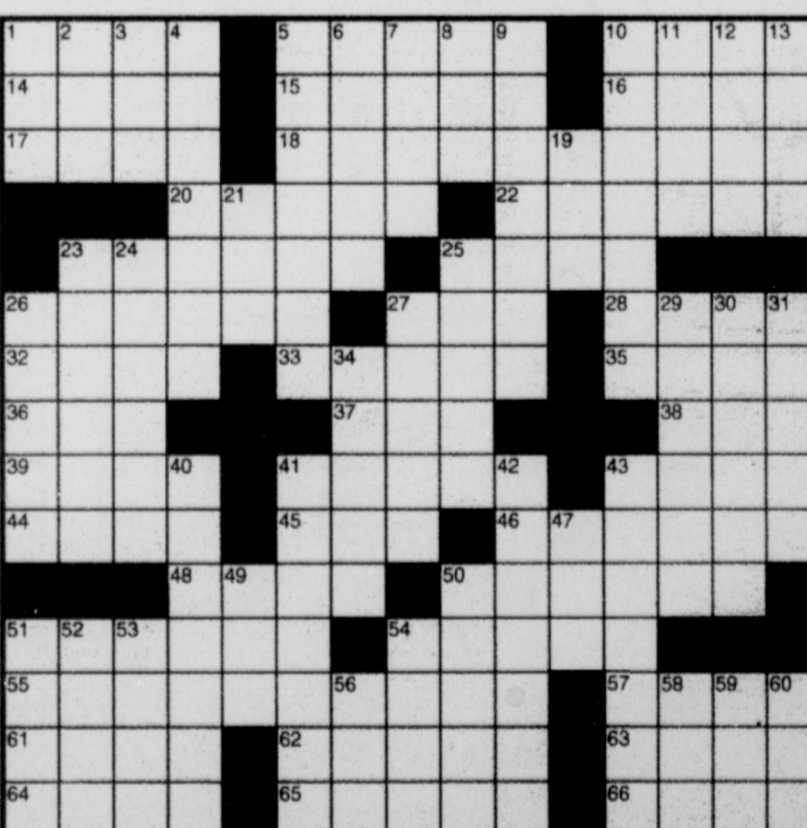
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 - Entranced
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 - Court order
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 - Execs
 - Recipe amt.
 - Widen a hole
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 - Josip Broz
 - Three, in Munich
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 - Game hunter's trek
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- Some pumps
- Herr's abode
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- Jean
- Hotel suite amenities (2 wds.)
- Prima donnas
- Boor
- Conductor
- Klempere
- Home port
- Friction easer
- Spanish hero El
- Polemist
- Jamaican music
- Restricts one's intake
- Vandyke
- Pond scum
- Dress-code concern
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- Misspellings
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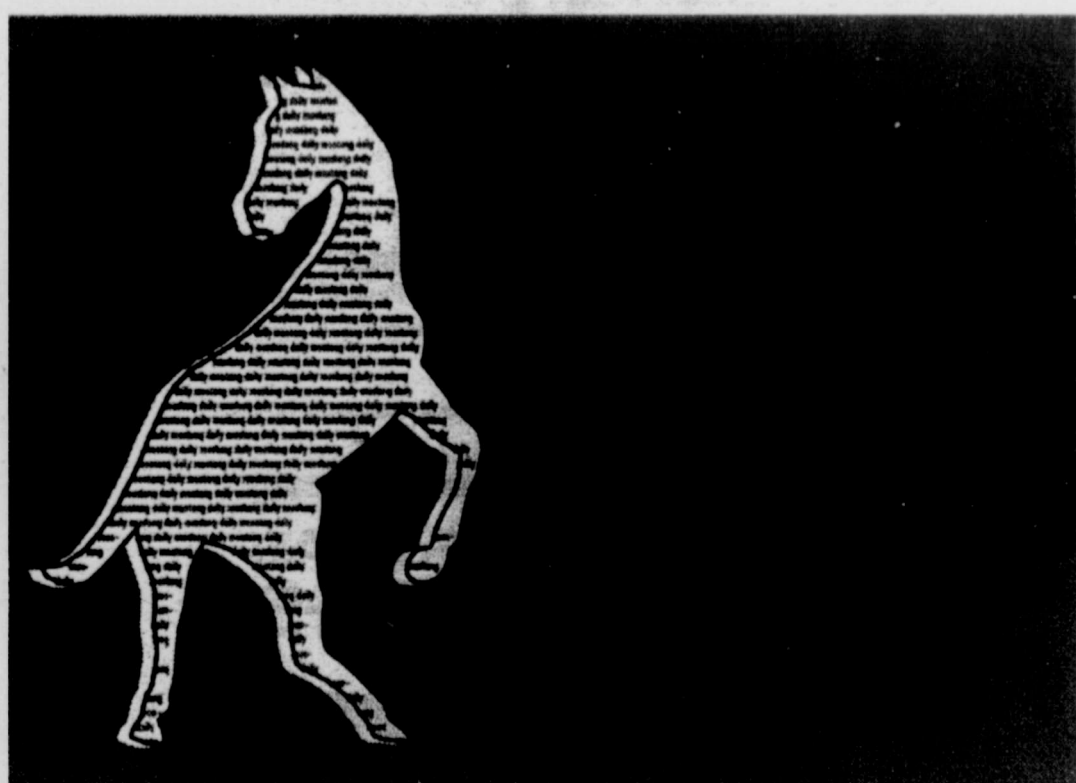
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Warriors

continued from page 12

Riley continued. "I would characterize Joe as being right with them. Not over the top, but definitely involved — and always a guy who's willing to talk basketball, in particular Golden State Warriors basketball."

Owners in sports involve themselves at various levels. Most, like the Lakers' Jerry Buss, serve as CEO and chief investor, paying the bills while allowing others to manage their particular departments. They delegate and oversee and sign paychecks.

A few owners, such as Raiders boss Al Davis, do much more. They hire coaches, make trades, choose free agents and make decisions in the draft. They delegate some things and oversee everything, while dictating personnel and signing paychecks.

The fear, emerging recently, is that Lacob might prefer this blueprint.

"Oh, no, not at all," Riley said, offering the anticipated defense of his boss. "We discuss players. We give rationale as to what this player can do, what that player can do. (Lacob) certainly has enough of a feel for players to ask questions about how they might fit. And in some cases, he has opinions about certain players."

"But he's not sitting there saying, 'I know all about basketball.' That's not him."

Yet Lacob's consistently lavish appraisal of David Lee, a good forward with an All-Star salary, is a red flag. And Lacob's much-publicized comments about another player were an



Golden State Warriors owners Joe Lacob (left) and Peter Guber (right) haven't exactly changed the Warriors' image this season.

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enormous red flag, flapping in the breeze, too visible to ignore.

You may recall Lacob defending the team's inactivity at the trade deadline by saying, among other things, that the Warriors passed on Gerald Wallace, then with Charlotte, because he would not have helped.

"He's not somebody we thought would make us better," Lacob told Bay Area News Group columnist Tim Kawakami. "I really believe that. He just doesn't fit for us. He's a good defensive player, rebounder,

certain things that do fit, certain things that don't."

Wallace, who can play either forward spot, was acquired by playoff-bound Portland. The Blazers are 9-6 since his debut, 5-2 since he moved into the starting lineup. He's averaging 20.1 points (on 57 percent shooting) and 7.1 rebounds as a starter.

Though the Warriors likely could not have gotten him from the Bobcats, Wallace is precisely the kind of player — a member of the All-Defensive team — that the War-

riors need. He would have allowed Dorell Wright to provide quality off the bench.

Riley declined to comment on Wallace, saying he couldn't talk about players on other teams. Fair enough. But if Riley agrees, his evaluation comes into question.

Clueless or genius is a game fans play with their GM. They don't want to play it with the owner. Ever. And Lacob would be wise to avoid it altogether, no matter how much he trusts his instincts.

Baseball

continued from page 12

velop, I think we have a chance of having a real productive year."

The team has also seen a major contribution from pitcher Jeff Johnson who has earned two saves in nine appearances, while compiling a 0.84 ERA.

After missing two seasons with a torn labrum, Fischback said it is important the team does not get ahead of themselves and continue to focus on one game at a time.

"Coach has talked about taking one game at a time, and more so one pitch at a time," Fischback said. "I felt like last season got away from us and before we knew it, we had dug ourselves in a hole. It is important to just play with a sense of urgency right from the get go."

The Big West schedule will be a test for the Mustangs to show how far they've come since last season. In 2010, the Mustangs lost their first four Big West series, posting a 3-9 record during that stretch.

This year, Cal Poly opens its Big West schedule at home against UC Riverside before traveling to Santa Barbara.

The last time these two teams faced, UC Riverside opened the series with a narrow 3-2 win. The Mustangs were able to tie the series with a 5-3 10-inning victory before dropping the third game 14-5, Cal Poly's second-largest defeat of the season.

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